

2005 BOSTON EITC CAMPAIGN TAXPAYER DATA REPORT

Boston EITC Citywide Campaign



OPERATIONS INFORMATION 20 tax preparation locations

TAX PREPARATION STAFFING

# computers used for tax preparation	119
# paid staff who worked on EITC tasks	61
# volunteers recruited for training	300
# volunteers who worked on EITC tasks	153
# volunteer tax professionals	19
# bilingual volunteers	46
# returning volunteers	44

OUTREACH EFFORTS

# outreach flyers distributed across the City	50,000
# of phone calls received about tax services	6,864
# taxpayers receiving tax preparation	5,836
# taxpayers who filled out surveys	5,279
% of taxpayers who filled out surveys	90.5%
average coord. time spent on operations	72%
average coord. time spent on outreach	15%

PRODUCTION AVERAGES

# tax preparation locations	20
# tax preparers (paid and volunteer)	214
# taxpayers receiving tax preparation	5,836
average # tax returns per tax site	292
average # tax returns per preparer	27

PRODUCTION DETAILS

# paper filed returns	1,059
# e-filed returns	4,777
# e-files rejected	620
# rejected e-files resolved	450
# of prior year returns	1,248

QUICK COMPARISON: 2004 to 2005

	2004	2005
# volunteers	239	214
# taxpayers served	4,860	5,836
total refunds	\$7.4M	\$9.2M
total EIC	\$2.5M	\$3.5M

If the taxpayers served by the coalition paid an average of \$100 each for commercial tax preparation instead of using community services, they would have spent \$583,600 in the 2005 tax season.

TAXWISE DATA 5,836 taxpayers served

TOTAL REFUNDS

Total combined refunds	\$9,177,841
Median combined refund	\$841
Average combined refund	\$1,534

TOTAL EARNED INCOME CREDITS

Total Earned Income Credits	\$3,505,857
Median combined EIC	\$1,093
Average combined EIC	\$1,549

FILING STATUS

Single	3,501	60.0%
Head of Household	1,694	29.0%
Married, filing joint	505	8.7%
Married, filing separately	135	2.3%
Qualifying widow(er)	1	0%

INCOME & DEPENDENT DETAILS

Median Adjusted Gross Income	\$14,006
Average Adjusted Gross Income	\$16,627
% of taxpayers with dependents	35.5%
Median number of dependents	1
Average number of dependents	1.6

OTHER FINANCIAL DETAILS

% taxpayers with no tax liability	49.6%
% taxpayers with unemployment income	12.0%
% taxpayers with Social Security income	6.3%
% taxpayers with business income	2.0%

OTHER REFUND DETAILS

# e-filers with IRS or child support debt	588
# first-time e-filers	217
% filers using direct deposit	30.7%
% filers getting paper check	60.1%

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FEDERAL REFUND DETAILS

Total Federal refunds	\$7,495,641
Median Federal refund	\$742
Average Federal refund	\$1465
% claiming Fed refund	87.6%

MASSACHUSETTS REFUND DETAILS

Total Mass. refunds	\$1,682,200
Median Mass. refund	\$249
Average Mass. refund	\$338
% claiming Mass refund	85.2%

FEDERAL EARNED INCOME CREDIT DETAILS

Total Federal EIC	\$3,048,571
Median EIC	\$950
Average EIC	\$1,347
% taxpayers claiming EIC	38.8%

MASSACHUSETTS EIC DETAILS

Total Mass. EIC	\$457,286
Median EIC	\$143
Average EIC	\$202
% taxpayers claiming EIC	38.8%

• 17.1% of all Suffolk Co. taxpayers claimed EIC in 2002

• 27.3% of Suffolk Co. low-income taxpayers claimed EIC in 2002

CHILD TAX CREDIT DETAILS

Total Child Tax Credit	\$1,436,631
Median Child Credit	\$1,000
Average Child Credit	\$1,204
% taxpayers qualifying for CTC	20.4%
% taxpayers with children	35.5%

EDUCATION CREDIT DETAILS

Total Education Credits	\$199,315
Median Education Credits	\$573
Average Education Credits	\$727
% taxpayers qualifying for Ed Credits	4.7%

SAVERS CREDIT DETAILS

Total Savers Credit	\$49,907
Median SaversCredit	\$124
Average SaversCredit	\$158
% taxpayers qualifying for Savers Credit	5.4%

ELDERLY CREDIT DETAILS

Total Elderly Credits	\$6,379
Median Elderly Credit	\$158
Average Elderly Credits	\$168
% taxpayers qualifying for Elderly Credits	0.7%

FAMILY SIZE

One	3,441	59.0%
Two	1,315	22.5%
Three	691	11.8%
Four	276	4.7%
Five	81	1.4%
Six	28	0.5%
Seven or more	4	0.1%

AGE OF PRIMARY TAXPAYER (5,810 respondents)

14-18	332	5.7%
19-24	1,161	20.0%
25-34	1,344	23.1%
35-44	1,220	21.0%
45-54	947	16.3%
55-64	488	8.4%
65 and older	318	5.5%

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FAMILY SIZE BY FILING STATUS

Single (3,501 households)

One	3,412	97.5%
Two	71	2.0%
Three	15	0.4%
Four	2	0.1%
Six	1	0%

Head of Household (1,694 households)

One	29	1.7%
Two	922	54.4%
Three	556	32.8%
Four	141	8.3%
Five	42	2.5%
Six	2	0.1%
Seven or more	2	0.1%

Married, filing joint (505 households)

Two	212	42.0%
Three	102	20.2%
Four	127	25.1%
Five	37	7.3%
Six	25	5.0%
Seven or more	2	0.4%

Married, filing separately (135 households)

Two	109	80.7%
Three	18	13.3%
Four	6	4.4%
Five	2	1.5%

Zip Code distribution

Dorchester 02124, 02125	992	17.0%
Roxbury 02119	555	9.5
Grove Hall 02121	519	8.9
Mattapan 02126	433	7.4
East Boston 02128	390	6.7
South Boston 02127	296	5.1
South End 02118	291	5.0
Boston, 02108, 02109, 02110, 02111, 02112, 02113, 02114, 02117, 02122, 02123, 02199, 02201, 02205, 02210	256	4.4
Jamaica Plain 02130	254	4.4

Mission Hill 02120	207	3.5
Hyde Park 02136, 02137	182	3.1
Roslindale 02131	164	2.8
Fenway 02115, 02215	132	2.3
Cambridge 02138, 02139, 02140, 02141, 02163, 02238	110	1.9
Quincy 02169, 02170, 02171, 02269	111	1.9
Chelsea 02150	81	1.4
Brighton 02135	57	1.0
Revere 02151	74	1.3
Malden 02148	52	1.0

Somerville 02143, 02144, 02145	51	0.9
Brockton 02301, 02302, 02303, 02304	49	0.8
Back Bay 02116	42	0.7
Randolph 02368	46	0.8
Allston 02134	41	0.7
Brookline 02146, 02445, 02446	35	0.6
Lynn 01902, 01904, 01905	32	0.5
Charlestown 02129	31	0.5
Milton 02186	31	0.5

W. Roxbury 02132	22	0.4
Everett 02149	20	0.3
Weymouth 02188, 02189, 02191	16	0.3
Arlington 02474	15	0.3
Canton 02021	15	0.3
Medford 02155, 02156	14	0.2
Waltham 02451, 02452, 02453, 02454	13	0.2
Winthrop 02152	13	0.2
Watertown 02472	9	.02

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SURVEY DATA 5,279 respondents

GENDER (5,201 respondents)

Female	3,235	62.2%
Male	1,966	37.8%

VETERAN STATUS

Veteran	190	3.6%
Not A Veteran	5,089	96.4%

DISABILITY STATUS

Disabled	382	7.2%
Not Disabled	4,897	92.8%

RACE/ETHNICITY (4,827 respondents)

Black	2,741	56.8%
Hispanic or Latino/a	1,032	21.4%
White	623	12.9%
Other	259	5.4%
Asian/Pacific Islander	142	2.9%
Native American	30	0.6%

LANGUAGE SPOKEN AT HOME (4,831 respondents)

English	3,638	75.3%
Spanish	742	15.4%
Haitian Creole	136	2.8%
Cape Verdean Creole	56	1.2%
Vietnamese	45	0.9%
French	42	0.9%
Somali	40	0.8%
Albanian	38	0.8%
Cantonese	24	0.5%
Russian	24	0.5%
Portuguese	12	0.2%
Mandarin	10	0.2%

EDUCATION STATUS (4,611 respondents)

0-8 Grades	191	4.1%
9-12 Grades (no diploma)	793	17.2%
High School Grad	1184	25.7%
GED	368	8.0%
Some College	1327	28.8%
College Grad	625	13.6%
Advanced Degree	123	2.7%

5.7% of
taxpayers
served are
younger
than 18

OTHER CHARACTERISTICS

Family has no health care coverage	541	10.2%
Family receives MassHealth	1,685	31.9%
Family has private health insurance	1,104	20.9%
Family receives Food Stamps	462	8.8%
Family receives WIC	357	6.8%
Family receives Medicare	323	6.1%
Family receives TANF	45	0.9%

HOUSING STATUS (4,689 respondents)

Rent, no subsidy	1,674	35.7%
Rent, Section 8	722	15.4%
Rent, public housing*	546	11.6%
Rent, other subsidy	451	9.6%
Own	214	4.6%
Homeless, in shelter	59	1.3%
Homeless, no shelter	23	0.5%
Living with family or friends	1,000	21.3%

* Comparing taxpayer addresses to BHA holdings yields a 6.9% public housing match.

HOUSING STATUS BY AGE (3,916 surveys matched to tax returns)

	over 20		under 20	
Rent, no subsidy	1,284	37.3%	79	16.7%
Rent, Section 8	567	16.5%	51	10.8%
Rent, public housing	398	11.6%	41	8.6%
Rent, other subsidy	370	10.7%	18	3.8%
Own	174	5.1%	12	2.5%
Homeless, in shelter	39	1.1%	7	1.5%
Homeless, no shelter	17	0.5%	4	0.8%
Living with family or friends	593	37.3%	262	55.3%

HOW DID YOU HEAR ABOUT THIS FREE TAX PREP SITE?

Came last year	1,582	30.0%
Friend	1,137	21.5%
Family	696	13.2%
Other	550	10.4%
I walked by	426	8.1%
Flier or poster	374	7.1%
Newspaper	158	3.0%
Employer	120	2.3%
School	100	1.9%
Coworker	89	1.7%
Radio	27	0.5%
Church	26	0.5%
Television	26	0.5%
Subway or bus	17	0.3%

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SURVEY DATA 5,279 respondents

DID YOU FILE TAXES LAST YEAR? (4,935 respondents)

Yes	4,059	82.2%
No	876	17.8%

If yes, did you receive a refund?

Yes	3,298	82.6%
No	554	13.9%
Don't remember	142	3.6%
Not applicable/didn't file	876	

If yes, did you get the Earned Income Credit?

Yes	1122	32.4%
No	1118	32.2%
Don't remember	1227	35.4%
Not applicable/didn't file	876	

If you got a refund last year, where did you cash your refund check? (3489 respondents)

Bank	1736	49.8%
Direct Deposit	991	28.4%
Check Casher	415	11.9%
Other	240	6.9%
Store (like Stop & Shop)	100	2.9%
Employer	7	0.2%
Not applicable/no refund	876	

How much of last year's refund did you put in a savings account?

0	1704	49.9%
0-\$100	391	11.4%
\$100-\$500	665	19.5%
\$500-\$1,000	300	8.8%
>\$1,000	356	10.4%
Not applicable/no refund	876	

IF YOU FILED LAST YEAR, WHO PREPARED YOUR TAX RETURN? (respondents)

I came to this free assistance site	1,665	45.0%
I went to a commercial preparer	593	16.0%
I went to a different free assistance site	494	13.3%
A friend or relative did it for free	374	10.1%
I went to a paid preparer	385	10.4%
I did it myself	193	5.2%
Not Applicable/didn't file	876	

- 73.6% of respondents had last year's return prepared for free.
- 26.4% of respondents paid for last year's return preparation.

If you paid for tax preparation, did you get an instant refund?

Yes	217	17.0%
No	862	67.3%
Don't remember	201	15.7%

If you paid for tax preparation, how much was the fee? (786 respondents)

average fee \$100 highest fee \$1,000
median fee \$80 lowest fee \$10

IF YOU GET A REFUND THIS YEAR, WHAT DO YOU PLAN TO DO WITH IT?

Pay bills	2,455	46.5%
Pay back debts	1162	22.0%
Save for a rainy day	782	14.8%
Buy groceries	683	12.9%
Pay for school	397	7.5%
Save for a home	355	6.7%
Save for school	352	6.7%
Pay child expenses	316	6.0%

Go shopping	300	5.7%
Save for a car	296	5.6%
Buy a car	216	4.1%
Go on vacation	194	3.7%
Pay medical bills	181	3.4%
Home improvement	142	2.7%
Pay old taxes	109	2.1%
Buy a home	82	1.6%

How much of this year's refund will you put in a savings account?

0	1021	30.0%
<10%	479	14.1%
10%-25%	662	19.5%
25%-50%	584	17.2%
>50%	657	19.3%

10-25% average & median response

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SURVEY DATA 5,279 respondents

WHEN YOU SHOP AT A GROCERY OR PHARMACY CHAIN, HOW DO YOU USUALLY CHOOSE TO PAY?

	<\$20	\$20-50	>\$50
Check	82	113	103
Cash	1,520	1,075	864
Credit Card	85	126	170
Debit Card	320	620	547
Stored Value Card	25	14	12

WHEN YOU SHOP AT A GROCERY OR PHARMACY, DO YOU USE CHECKS MORE, LESS, OR THE SAME AS YOU DID LAST YEAR? (3,055 respondents)

More	243	8.0%
Less	1,578	51.7%
Same	1,234	40.4%

DO YOU HAVE A BANK ACCOUNT?

(4,358 respondents)

Yes, checking & savings	2,018	46.3%
Just checking	984	22.6%
Just savings	544	12.5%
No, and I <u>don't</u> want an account	435	10.0%
No, but I want an account	377	8.7%

- 67.2% (3,546) of all 5,279 respondents are banked

If yes, where do you do your banking?

A Credit Union	337	10.1%
Abington	1	0.0%
Bank of America	1,113	33.2%
Citizens	1,035	30.9%
Eastern	36	1.1%
Sovereign	391	11.7%
Wainwright	30	0.9%
Other	408	12.2%

DURING 2004, DID YOU USE ANY OF THE FOLLOWING?

Credit Card	1,535	29.1%
Debit Card	2,185	41.4%
Gift Card	680	12.9%
Stored Value Card	481	9.1%
Money Order	1,499	28.4%
Western Union	526	10.0%

DURING 2004, DID YOU DO ANY OF THE FOLLOWING?

Took out a loan from a bank	280	5.3%
Signed up for an IDA class	16	0.3%
Opened a checking account	745	14.1%
Signed up for Direct Deposit at work	719	13.6%
Started using internet bill pay	312	5.9%
Bought a RushCard	18	0.3%
Bought a gift card that accepts add'l deposits	65	1.2%

Took out a loan from a payday lender	49	0.9%
Took a financial literacy class	57	1.1%
Opened a savings account	565	10.7%
Started using Online Banking	266	5.0%
Started using electronic or auto bill pay	183	3.5%
Bought an Usher card or other celebrity card	6	0.1%

ARE YOU INTERESTED IN . . .

Buying a house	1,796	34.0%
Buying a car	1,295	24.5%
Paying for college for yourself	852	16.1%
Paying for college for your kids	600	11.4%
Starting a small business	579	11.0%
Paying for some technical training for yourself	422	8.0%
Starting a tax-free college fund for kids	416	7.9%

WOULD YOU LIKE HELP WITH ANY OF THE FOLLOWING?

Solving credit problems	900	17.0%
Saving and investing	866	16.4%
Household budgeting	575	10.9%
Debt management	472	8.9%
Opening a bank account	183	3.5%
Solving bank problems	131	2.5%

ARE YOU REGISTERED TO VOTE?

Yes	2,748	52.1%
No	2,531	47.9%

- English speakers are much more likely to be registered to vote—see page 3.

ARE YOU INTERESTED IN APPLYING FOR FOOD STAMPS?

Yes	822	15.6%
No	4,457	84.4%

OFFICE USE TRACKING

Registered to vote	25	0.5%
Received financial literacy materials	1,087	20.6%
Booklet/document	1072	20.3%
Video	17	0.3%
Other	273	5.2%
Opened bank account	7	0.1%
Food stamp application	16	0.3%
Referred to financial literacy services	90	1.7%